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City and District Savings Bank  
MONTREAL

**Town of Cochrane, Ont.**

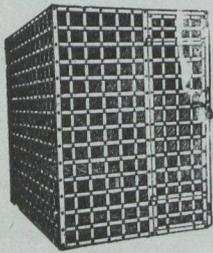
Offers \$5,500.00 6% Waterworks debentures, payable in twenty equal annual instalments of principal and interest (interest coupons attached.)

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**H. J. ROSS**  
ACCOUNTANT TRUSTEE

(Member, Special Committee of the  
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Municipal Audits a Specialty  
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OWING TO THE DEMAND FOR BACK NUMBERS OF THE CANADIAN MUNICIPAL JOURNAL WE HAVE RUN SHORT OF DECEMBER, 1915 AND JANUARY, 1916 ISSUES. THE MANAGEMENT WILL GIVE 10c. EACH FOR COPIES OF THESE TWO MONTHS. :: :: :: :: ::